

**From:** [REDACTED]  
**To:** [ETF SMB Board Feedback](#)  
**Subject:** Cost of United Healthcare Medicare PPO  
**Date:** Thursday, October 24, 2024 10:09:45 AM

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I would like to voice my concerns about the cost of the United Healthcare PPO plan offered by ETF. I understand that everything is going up in price but I did not expect it to be such a big raise in price.

It is a good plan but with research and talking with people, it appears that I could get a comparable policy for much less money. I hope that you will consider, in the future, that retirees are making the least amount of money, and it seems to be costing us more to live. |

[REDACTED]

Thank you for your time and consideration of this matter.

Kathleen Svoboda

[REDACTED]